

Message Text

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ACTION CPR-01

INFO OCT-01 NEA-10 ISO-00 L-03 JUSE-00 OPR-02 A-01

TRSE-00 /018 W

-----017073 231935Z /47

R 230655Z AUG 77

FM AMEMBASSY KABUL

TO SECSTATE WASHDC 4127

UNCLAS KABUL 5899

FOR PROTOCOL

E.O. 11652: N/A

TAGS: PDIP

SUBJECT: AFGHAN REQUIREMENTS FOR AUTOMOBILE LIABILITY INSURANCE

REFERENCE STATE 189095

1. THE FOLLOWING INFORMATION REGARDING AUTOMOBILE
INSURANCE IN AFGHANISTAN IS PROVIDED IN RESPONSE TO REFTEL.

A. THE REPUBLIC OF AFGHANISTAN, THROUGH REGULATIONS
ISSUED BY THE GENERAL TRAFFIC AUTHORITY, REQUIRES
ALL MOTOR VEHICLES TO BE COVERED BY THIRD-PARTY
LIABILITY INSURANCE. ENFORCEMENT OF THIS REQUIRE-
MENT IS MINIMAL, AS VEHICLE REGISTRATION PROCEDURES
ARE OFTEN BYPASSED OR IGNORED BY PRIVATE CITIZENS,
AND MANY, IF NOT MOST VEHICLES ARE NOT INSURED.
THE GOVERNMENT IS ATTEMPTING TO EXPAND THE NUMBER
OF VEHICLES INSURED AS NEW VEHICLES ARE REGISTERED
AND LICENSED, BUT THUS FAR WITHOUT A MARKED
DEAL OF SUCCESS.

B. AFGHAN LAW IS BASED UPON ISLAMIC SHARIAT LAW.
LIABILITY INSURANCE NORMALLY PROVIDES COVERAGE
WITHIN THE LIMITS IMPOSED BY THIS LAW. THE
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MAXIMUM AWARD CURRENTLY PERMITTED IS DOLLARS
4895 FOR THE DEATH OF A MALE PERSON AND HALF
THIS AMOUNT FOR THE DEATH OF A FEMALE. THE MAXIMUM
RECORDED COURT AWARD IS DOLLARS 4469 IN A SERIOUS
DISABILITY CASE. THE MINISTRY OF FOREIGN AFFAIRS
REQUIRES ALL FOREIGN DIPLOMATIC AND NON-DIPLOMATIC
MISSION PERSONNEL TO OBTAIN INSURANCE THROUGH

THE AFGHAN INSURANCE COMPANY, A STATE-OWNED MONOPOLY; ALL DUTY-FREE VEHICLES ARE REGISTERED THROUGH THE MINISTRY, AND PROOF OF INSURANCE IS REQUIRED AT THAT TIME.

C. NOT APPLICABLE.

D. NOT APPLICABLE.

E. YES

F. NO

G. NOT APPLICABLE

H. THE AFGHAN INSURANCE COMPANY INSURES ALL MOTOR VEHICLES; NO OTHER INSURANCE COMPANY IS LICENSED TO OPERATE IN AFGHANISTAN. THE EMBASSY GENERAL SERVICES OFFICE ARRANGES INSURANCE DIRECTLY WITH THE INSURANCE COMPANY ON BEHALF OF EMPLOYEES AND THEIR DEPENDENTS.

I. NO

J. NO

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K. NO

L. NO. ONCE AN ACCIDENT HAS BEEN REPORTED TO THE INSURANCE COMPANY, ALL CIVIL CLAIMS ARE NEGOTIATED AND SETTLED DIRECTLY BY THAT COMPANY. NO WAIVER OF IMMUNITY IS NECESSARY.

M. YES.

N. NO.
AMSTUTZ

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Message Attributes

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Disposition Approved on Date:
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